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**State:** Arkansas **Filing Company:** American Continental Insurance Company  
**TOI/Sub-TOI:** MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010  
**Product Name:** Medicare Supplement  
**Project Name/Number:** rebranding of brochure 2/rebranding brochure 2

## Filing at a Glance

Company: American Continental Insurance Company  
Product Name: Medicare Supplement  
State: Arkansas  
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010  
Sub-TOI: MS08I.012 Multi-Plan 2010  
Filing Type: Advertisement  
Date Submitted: 11/27/2012  
SERFF Tr Num: AETN-128729388  
SERFF Status: Closed-Filed-Closed  
State Tr Num:  
State Status: Filed-Closed  
Co Tr Num: BROCHURE REBRANDING 2  
  
Implementation: On Approval  
Date Requested:  
Author(s): Mary Ann Pyle, Lori Rodman  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 12/12/2012  
Disposition Status: Filed-Closed  
Implementation Date:  
  
State Filing Description:

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## General Information

Project Name: rebranding of brochure 2  
Project Number: rebranding brochure 2  
Requested Filing Mode: Informational  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:

Status of Filing in Domicile: Not Filed  
Date Approved in Domicile:  
Domicile Status Comments:  
Market Type: Individual  
Individual Market Type:  
Filing Status Changed: 12/12/2012  
State Status Changed: 12/12/2012  
Created By: Lori Rodman  
Corresponding Filing Tracking Number:

Deemer Date:  
Submitted By: Lori Rodman

### Filing Description:

The enclosed brochure was revised to replace the SERFF filing # AETN-127798132 the enclosed submission. We are replacing that filing as we have updated the logos and addresses and as a result the form number was changed. If you have any questions regarding this submission please contact Lori Rodman at 615 884-6162

## Company and Contact

### Filing Contact Information

Lori Rodman, Compliance Consultant RodmanL@Aetna.com  
101 Continental Place 615-373-0272 [Phone]  
Brentwood, TN 37027

### Filing Company Information

American Continental Insurance Company  
101 Continental Place  
Brentwood, TN 37027  
(615) 370-9044 ext. [Phone]  
CoCode: 12321  
Group Code: 1  
Group Name:  
FEIN Number: 20-2901054  
State of Domicile: Tennessee  
Company Type:  
State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: one form @\$50.00  
Per Company: No

Company	Amount	Date Processed	Transaction #
American Continental Insurance Company	\$50.00	11/27/2012	65207772

<b>SERFF Tracking #:</b>	AETN-128729388	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	BROCHURE REBRANDING 2
<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Continental Insurance Company		
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<b>Product Name:</b>	Medicare Supplement				
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	12/12/2012	12/12/2012

<b>SERFF Tracking #:</b>	AETN-128729388	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	BROCHURE REBRANDING 2
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## Disposition

Disposition Date: 12/12/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	brochure	Filed-Closed	Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	American Continental Insurance Company
<b>TOI/Sub-TOI:</b>	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
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## Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Filed-Closed 12/12/2012	brochure	ACIMS0169 6AR	ADV	Initial			ACIMS01696AR BROCHURE MEDSUP AR 2012.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

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Underwritten by  
**American Continental  
Insurance Company**  
An Aetna Company

Helping provide  
financial security

# Medicare Supplement Insurance

Plans A, B, F, High Deductible F, G, N

**Arkansas**

ACIMS01696AR

101512



## **Our commitment**

With insurance companies offering the same standardized Medicare Supplement insurance plans, we know that your choice comes down to the price that fits your budget, the company's service, reputation, reliability, and experience.

American Continental Insurance Company, headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best personal service possible, quick claims payment, quality products with solid financial backing, and helpful, friendly associates with extensive knowledge and experience. Policyholders rely on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you have the best experience possible.

# The value of peace of mind

A Medicare Supplement insurance policy helps you manage and budget your health care expenses.

## Filling in the gaps

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in those gaps.

## Know your options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

## Take care of yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy offers financial security and peace of mind – helps you pay the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

## Feel good about your choices

A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and specialty hospitals. With automatic claims filing by most providers, you have less things to worry about.

## Financially strong, fundamentally sound

When you choose to own an American Continental Insurance Company Medicare Supplement insurance policy, you get the first class customer service, financial stability, and security that come from being a member of the Aetna family of companies.



# Choose from these plans

American Continental Insurance Company offers Medicare Supplement Plans A, B, F, High Deductible F, G, and N with varying amounts of coverage – Plan A providing basic benefits and Plan F offering

more comprehensive coverage. Premiums also vary according to the amount of coverage provided by a specific plan. Here are the benefits that are included with each plan.

Benefits	Plan A	Plan B	Plan F*	Plan G	Plan N
Basic benefits (including hospice care)	✓	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓	✓**
Part A deductible		✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	✓
Foreign travel emergency			✓	✓	✓
Part B excess charges			✓	✓	
Part B deductible			✓		

\* High deductible Plan F also available. Same benefits as Plan F after the calendar year deductible is paid.

\*\* Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

# Covering your needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- ☐ Basic benefits (including hospice care)
- ☐ Medicare Part A deductible
- ☐ Medicare Part B deductible
- ☐ Medicare Part B coinsurance
- ☐ Medicare Part B excess charges
- ☐ Skilled nursing facility coinsurance
- ☐ Foreign travel emergency

## What's great about the plans

All of the following are features of all of the Medicare Supplement plans offered by American Continental Insurance Company.

- **30 days free look**

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

- **12-month rate guarantee**

No rate increase for the first 12 months, as long as the premiums are paid on time.

- **Guaranteed renewable**

No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.

- **Freedom to choose your doctors**

You control and choose the physicians who you trust for your care.

- **Go direct to your doctors**

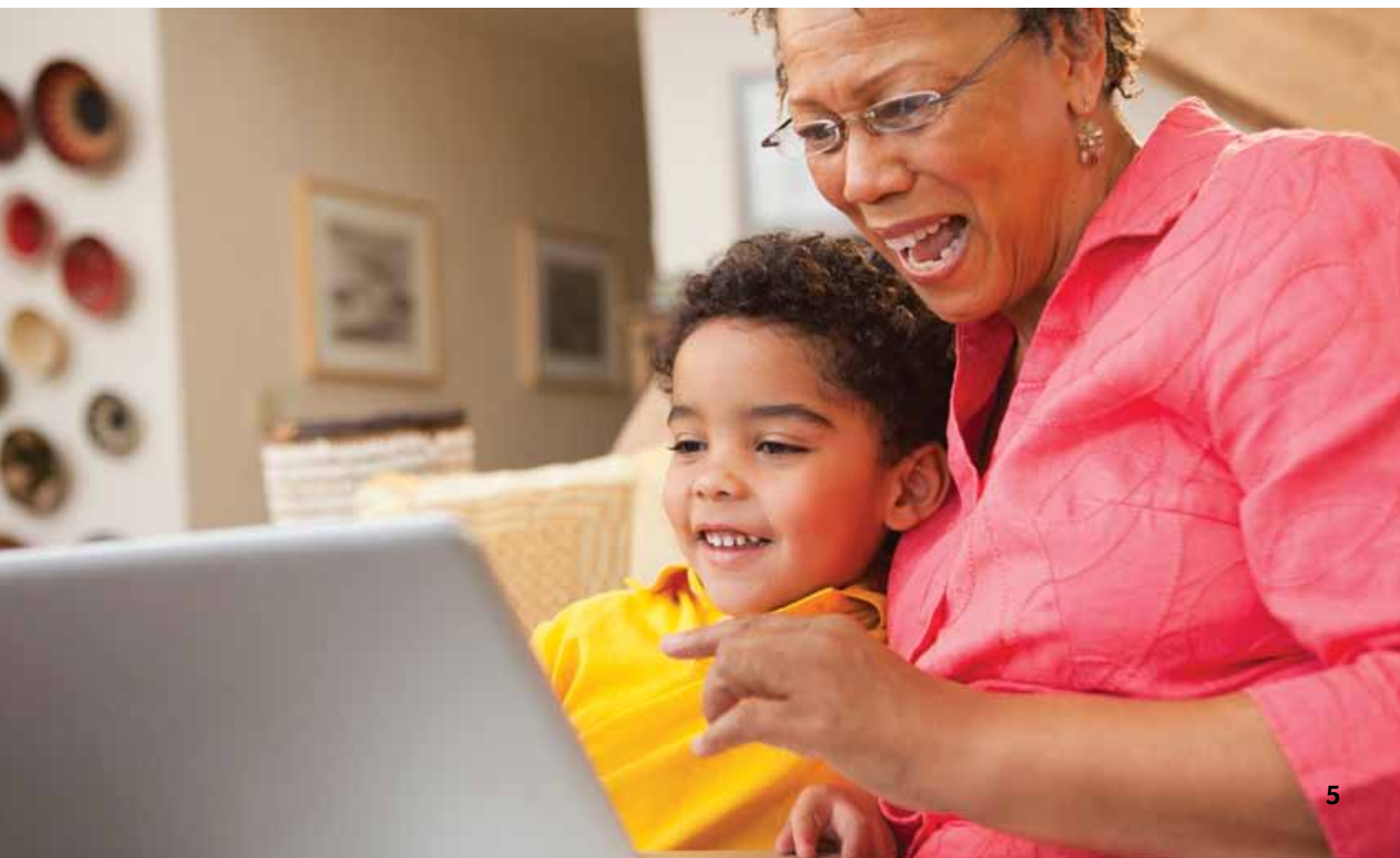
You can go directly to the physicians and specialists you choose without pre-certifications and pre-approvals.

- **Benefits stay the same**

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

- **Portable coverage**

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



# Common terms and definitions

- **Benefit period**

Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

- **Coinsurance**

A percentage of Medicare - approved expenses not paid by Medicare.

- **Copayment**

A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

- **Deductible**

Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

- **Eligible expenses**

Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

- **Emergency care**

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

- **Excess charges**

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

- **Hospice care**

A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

- **Medicare-approved amount**

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

- **Premium**

The periodic payment to Medicare, an insurance company, or a health care plan for coverage.



## About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.5 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities and health care management services for Medicaid plans. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see [www.aetna.com](http://www.aetna.com).

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including American Continental Insurance Company and its affiliates.

This is a brochure for individual Medicare Supplement insurance policy forms ACIMSP10A AR, ACIMSP10B AR, ACIMSP10F AR, ACIMSP10G AR, ACIMSP10HF AR, ACIMSP10N AR, and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare". American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

**800 264.4000**

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